



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re: Application of: Andrew T. HECHT Conf. No.: 6197  
Serial No.: 10/689,833  
Filed: October 20, 2003  
For: **METHOD FOR VALUING FORWARDS, FUTURES,  
AND OPTIONS ON REAL ESTATE**  
Examiner: Edward J. BAIRD  
Art Unit: 3695  
Customer No.: 23280  
Attorney Docket: 874.1001US

Mail Stop: RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

February 19, 2009

**RESPONSE TO FINAL OFFICE ACTION**

S I R:

A Petition for a one-month extension of time along with required fee due for a large entity accompanies this Reply. A Request for Continued Examination, along with required fee due for a large entity also accompanies this Reply. If any additional fees are deemed to be due at this time or an overpayment has been made, the Commissioner is authorized to charge said fee or credit said overpayment to Deposit Account No. 50-0552.

In response to the Final Office Action dated October 20, 2008 in connection with the above-identified application, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.